

April 5, 2006

I am writing in reference to Walmart attempting to gain a bank charter. Already having a Walmart supercenter near my home gives me insight to the company's policies; they are only worried of the bottom line. Within just a few years they have run all but a couple of local supermarkets out of town, with them having their own bank. The same would happen to other banks in town with Walmart's size; they will offer better rates and eventually run the other banks away. Then they will be free to impose their will and shut local competitors down when they attempt to make loans from Walmart. Please attend the meeting; it is vital that the people be heard on this issue. Thankyou for listening.

Brian Wester